

FTR

Testimony of Claire Criscuolo.

Re

**H.B. No. 5487 AN ACT CONCERNING THE RECOMMENDATIONS OF THE SMALL BUSIENSS
HEALTHCARE WORKING GROUP & CLAIMS INFORMATION REQUIRED
TO BE PROVIDED BY INSURERS
Tuesday, March 13, 2012**

Submitted to the Connecticut General Assembly's Insurance & Real Estate Committee

Dear Committee Members:

My name Claire Criscuolo. I am the owner of Claire's Corner Copia , a nearly 37 year old vegetarian restaurant located at 1000 Chapel St. in New Haven, Connecticut. I am by profession a chef and registered nurse. I know how important good health is. It was my experience in the healthcare field and my commitment to contribute to the health of my community that lead me to my current business venture.

As a business owner, I know all too well how difficult it is to run a business, and to offer healthcare to employees. I have a wonderful staff, they work hard. I do my best to treat them as I would want to be treated . That means offering them healthcare. I, like so many small business owners across the state, want to do the right thing, try to do the right thing, are struggling to the right thing, but are finding it increasingly impossible.

Quite simply, the cost of currently available healthcare for small employers is ridiculously expensive. Yet, that expense does not ensure an equitable standard of benefits, nor comprehensive healthcare services. There aren't sufficient options from which to choose, and small employers like myself are caught in the dilemma of paying staggering and ever rising premiums in order to try to provide some peace of mind and health benefits for our staff. Even though I, like many small employers pay for 50 percent of the health insurance premiums, it's common for employees to forego signing up for the insurance, because they can't afford the other half of the premium. Having an organic vegetarian restaurant, I can only afford to charge so much for an organic salad, before customers won't buy it. Small business owners like me are exactly the reason why we need HB 5487.

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As written, HB 5487 will provide access to affordable and comprehensive healthcare to small business owners and their employees. It will help improve the health status of some of state's most enterprising and hardworking residents. As a member of the small business community, it will enable me to offer an affordable, and desirable healthcare option to my employees. I am confident that HB5487 will help to relieve people's uneasiness about seeing a doctor, taking necessary lab tests, or not having established healthcare due to fears about how much it would cost. My experience as a nurse has made me keenly aware of the benefits and necessity of regular medical treatment and preventative care. These are cost effective measures that safeguard the health of Connecticut residents.

I am asking you to support HB5487 because it would allow small business owners to take care of themselves and employees by creating workplaces that support desired health outcomes. HB5487 will enable us to hire and retain older and experienced workers without fear of it negatively impacting healthcare premiums. Having access to the state's buying power, and becoming part of the state's health insurance plan makes for a win-win situation. Business owners will have comprehensive benefits and affordable health plan choices while the state saves money due to decreased emergency room use and lower incidences of uncompensated care.

H5487 represents an effective way to use the state's healthcare plan to help achieve better health for a greater number of Connecticut residents. Small business owners and employees make a tremendous contribution to the state's economy. We're not looking for a hand out, just a bit of help so we can continue to grow healthy businesses, families and communities.

Respectfully Submitted:

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